

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 12-10297-RGM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Abid Arfan Awan  
7110 Falcon Street  
Annandale, VA 22003

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-2636

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Abid Arfan Awan is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: May 2, 2012

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
 Abid Arfan Awan  
 Debtor

Case No. 12-10297-RGM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: admin  
Form ID: B18Page 1 of 2  
Total Noticed: 26

Date Rcvd: May 03, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2012.

db +Abid Arfan Awan, 7110 Falcon Street, Annandale, VA 22003-5814  
 cr +M & I Auto Sales, Inc., 2410 Spring Street, Dunn Loring, VA 22027-1102  
 10921428 Bank Of America Home Loan Svc., P.O. Box 15222, Wilmington, DE 19886-5222  
 10921429 +Congressional Credit Union, P.O. Box 23267, Washington, DC 20026-3267  
 10921430 +Cox Communications, 3080 Centreville Road, Herndon, VA 20171-3715  
 10933930 +Eric David White, Esq., Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530  
 10921431 +First Data, 12050 Baltimore Ave, Beltsville, MD 20705-1247  
 10921432 +Gina Goblick, 201 West Fulton Street, Grand Rapids, MI 49503-6201  
 10921433 +JillMichaels Law, 9 N. Adams Street, Rockville, MD 20850-4218  
 10921434 +Khan I. Rajpoot, 5608 Upperland Wood Drive, Alexandria, VA 22310-1360  
 10921435 +M & I Auto Sales, Inc., 15017 Washington Street, Unit 1, Haymarket, VA 20169-2950  
 10921436 +Margolis & Pritzker, 405 E Joppa Road, Towson, MD 21286-5464  
 10921437 +Muhammad Shah, 6314 Thomas Drive, Springfield, VA 22150-1224  
 10921438 +Nasir Khattak c/o AAA Motors, 700 S. Washington Street, Falls Church, VA 22046-4018  
 10921439 +Nasir Khattek, 700 S. Washington Street, Falls Church, VA 22046-4018  
 10921440 +Nayef Al Neyadi, 755 S. Dexter Street, #114, Denver, CO 80246-2100  
 10921442 +PNC Bank, 6750 Miller Road, Brecksville, OH 44141-3239  
 10921443 +PNC Bank, Att: Record Services, 500 First Ave. P7-PFSC-02-F, Pittsburgh, PA 15219-3128  
 10921443 +R&H Motor Cars, 9727 Reistertown Road, Owings Mills, MD 21117-4149  
 10921444 +Rau Abas, 6111 Pioneer Drive, Springfield, VA 22150-1542  
 10921445 +Sam Garbaia, Esq., 4151 Chain Bridge Road, Fairfax, VA 22030-4102  
 10921446 +Samuel I. White, P.C., 5040 Corporate Woods Dr. #120, Virginia Beach, VA 23462-4377  
 10921447 +Sayed Ahmed, 624 S. Washington Street, Falls Church, VA 22046-4033  
 10921448 +Shahzad Khan, 4912 Beauregard Street, Alexandria, VA 22312-4954

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10921427 EDI: AMEREXPR.COM May 04 2012 02:28:00 American Express Co, P.O. Box 981535, El Paso, TX 79998-1535  
 10982037 EDI: BASSASSOC.COM May 04 2012 02:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
 cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTALS: 1, \* 1, ## 0

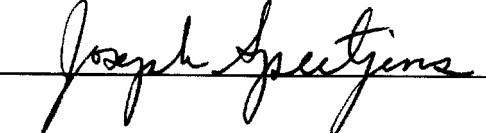
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2012

Signature:



District/off: 0422-9

User: admin  
Form ID: B18

Page 2 of 2  
Total Noticed: 26

Date Rcvd: May 03, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2012 at the address(es) listed below:

Eric David White on behalf of Creditor Bank of America, N.A. ewhite@siwpc.com, kphares@siwpc.com; jtalley@siwpc.com; hfoy@siwpc.com; mfreeman@siwpc.com; kpittman@siwpc.com; naquelin a@siwpc.com; dcarter@siwpc.com; mwentz@siwpc.com; amorris@siwpc.com; klane@siwpc.com; charding@siwpc.com; thonn@siwpc.com; scarter@siwpc.com  
H. Jason Gold jgold@wileyrein.com, VA19@ecfcbis.com; pmccarthy@wileyrein.com; khertz@wileyrein.com; alaughlin@wileyrein.com; jgold@ecf.e piqsystems.com; jfarnum@wileyrein.com  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
Stephen J. Sheehy on behalf of Debtor Abid Awan steve@virginiafirm.com

TOTAL: 4